

Oportun Funding XII Series 2018-D - Monthly Servicer Report

Payment Date	9/8/2021	
Monthly Period	Beginning Date 8/1/2021	Ending Date 8/31/2021
Interest Period	8/9/2021	9/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary				
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
Total principal payments made on Payment Date.....	\$128,949,000.00	\$27,632,000.00	\$9,211,000.00	\$9,210,000.00
Outstanding Balance following Payment Date.....	\$128,949,000.00	\$27,632,000.00	\$9,211,000.00	\$9,210,000.00
	\$0.00	\$0.00	\$0.00	\$0.00
Total interest payments made on current Payment Date.....	Class A Notes	Class B Notes	Class C Notes	Class D Notes
	\$445,948.63	\$111,218.80	\$43,829.01	\$55,029.75

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$13,226,072.70
Total Recoveries deposited into Collections Account during Monthly Period.....	\$142,247.95
Total finance charges deposited into Collections Account during Monthly Period.....	\$4,765,745.90
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$67.53
Total Collections for Monthly Period.....	\$18,134,134.08
Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$7,500.00
Total payments paid to Servicer on Payment Date.....	\$767,562.99
Total payments paid to Class A Noteholders on Payment Date.....	\$445,948.63
Total payments paid to Class B Noteholders on Payment Date.....	\$111,218.80
Total payments paid to Class C Noteholders on Payment Date.....	\$43,829.01
Total payments paid to Class D Noteholders on Payment Date.....	\$55,029.75
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$14,200,981.59
Total payments paid to Certificateholders on current Payment Date.....	\$2,499,963.32
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$18,134,134.08
Outstanding principal amount of the Series 2018-D Notes as of the Series Transfer Date.....	\$175,002,000.00
Required Overcollateralization Amount.....	\$9,210,632.00
Sub-Total.....	\$184,212,632.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$184,216,176
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$184,215,116.92
Total principal payments received on Receivables during Monthly Period.....	\$13,226,072.70
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$973,849.32
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$14,200,981.59
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$184,216,176.48
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,155,137.07
Total Collections for Monthly Period.....	\$18,134,134.08
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$14,200,981.59
Amounts distributed during Monthly Period.....	\$4,155,137.07
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,933,152.49
	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$973,849.32
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$184,215,116.92
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	6.34%

	Amount	Number	As % of Receivables Balance as of Ending Date of Monthly Period
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$169,015,898.38	59,413	91.75%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$9,906,158.18	4,275	5.38%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,434,234.13	1,213	1.32%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,677,304.98	820	0.91%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,182,580.81	614	0.64%

Concentration Limits	Amount	Number
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$184,216,176.48	66,335

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breach?	
Weighted average fixed interest rate of Eligible Receivables.....	30.62%	≥ 28.0%	No	
Weighted average term of Eligible Receivables.....	34.6	≤ 38 months	No	
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,777.06	≤ \$3,500	No	
Weighted average ADS Score of Eligible Receivables.....	798	≥ 700	No	
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	736	≥ 640	No	
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	645	≥ 600	No	
	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breach?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,553,164.36	1.39%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$3,298,829.13	1.79%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$1,425,135.11	0.77%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$807,120.79	0.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,549,454.37	0.84%	≤ 5.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	6.34%		
Monthly Loss Percentage for previous Monthly Period.....	5.93%		
Monthly Loss Percentage for second previous Monthly Period.....	6.30%		
3-Month average Monthly Loss Percentage.....	6.19%	Amount	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$184,216,176.48		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,933,152.49		
(A) Total.....	\$188,149,328.97		
Class A Note balance as of Ending Date of Monthly Period.....	\$128,949,000.00		
Class B Note balance as of Ending Date of Monthly Period.....	\$27,632,000.00		
Class C Note balance as of Ending Date of Monthly Period.....	\$9,211,000.00		
Class D Note balance as of Ending Date of Monthly Period.....	\$9,210,000.00		
Required Overcollateralization Amount.....	\$9,210,632.00		
(B) Total.....	\$184,212,632.00	Result	Trigger? No
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....		Yes	No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....		No	No
Has a Servicer Default occurred?.....		No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....		No	